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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Chalmers et al.

March 13, 2002

Confirmation No.: 3718

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Appl. No.:

10/098,634

Art Unit: Examiner:

To be assigned

Filed: For:

SYSTEM AND METHOD FOR INITIATING RETURNS OVER A NETWORK

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

GROUP 3600

INFORMATION DISCLOSURE STATEMENT CITATION UNDER 37 C.F.R. § 1.97

Sir:

Attached is a list of documents on form PTO-1449. In accordance with the Office waiver published July 11, 2003, copies of the cited U.S. patents and patent application publications are not enclosed. Applicant does enclose copies of any cited foreign patent documents and nonpatent literature in accordance with 37 CFR 1.98(a)(2).

It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.

Respectfully submitted,

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^{*}Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant